

What is claimed is:

1. An electronic money remittance method for remitting electronic money from a first user to a storage means storing electronic money of a second user, comprising:

5       receiving predetermined remittance order information from a terminal for use by the first user;

          generating a program for depositing an electronic money amount equivalent to the remittance in the storage means of the second user based on the remittance order  
10       information, and subtracting the amount equivalent to the remittance from a predetermined account balance related to the first user;

          transmitting the program to a terminal for use by the second user;

15       receiving a remittance instruction transmitted from the terminal for use by the second user as a consequence that the program received by the terminal for use by the second user is executed by said terminal; and

          depositing an electronic money amount equivalent to  
20       the remittance by accessing the storage means of the second user connected to the terminal for use by the second user according to the remittance instruction, and adding the amount equivalent to the remittance to an electronic money management account balance related to the electronic money  
25       stored in the storage means of the second user.

2. The electronic money remittance method according

to claim 1,

wherein the electronic money balance stored in the storage means of each user is managed in the electronic money management account either separately on a per storage  
5 means basis or collectively.

3. The electronic money remittance method according to claim 1,  
wherein,

10 an electronic money account due for remittance is opened;

the remittance amount subtracted from a predetermined account balance of the first user is transferred to the electronic money account due for remittance; and

15 according to the remittance instruction, the remittance is transferred from the electronic money account due for remittance to the electronic money management account.

20 4. The electronic money remittance method according to claim 1,  
wherein,

when the first user owns a storage means storing electronic money, an electronic money amount equivalent  
25 to the remittance is subtracted from the electronic money management account balance related to the electronic money stored in said storage means of the first user; and

further, the storage means of the first user connected to the terminal for use by the first user is accessed, and an electronic money amount equivalent to the remittance is paid out from said storage means.

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5. The electronic money remittance method according to claim 1,

wherein, when the first user does not own any storage means storing electronic money, an amount equivalent to the remittance is subtracted from a bank account balance of the first user.

6. The electronic money remittance method according to claim 1,

15 wherein the storage means is an IC card.

7. The electronic money remittance method according to claim 6,

wherein the remittance order information includes identification information of the IC card of the second user, and the remittance amount.

8. The electronic money remittance method according to claim 7,

25 wherein the identification information of the IC card of the second user is a card number of said IC card.

9. The electronic money remittance method according to claim 7, wherein,

the identification information of the IC card of the second user is an electronic-mail address of the second user; and

the electronic money system includes a mapping table between the IC card number of each user and the electronic mail address, and obtains the IC card number of the second user based on said mapping table.

10. The electronic money remittance method according to claim 1,

wherein the program is attached to an electronic mail and transmitted to the terminal for use by the second user.

11. An electronic money system for remitting electronic money from a first user to a storage means storing electronic money of a second user, comprising:

a network server connecting to a terminal for use by a first user and a terminal for use by a second user through a network; and

an electronic money server managing electronic money of each user,

wherein,

the network server receives remittance order information generated in the terminal for use by the first

user;

based on the remittance order information, the electronic money server generates a program for depositing an electronic money amount equivalent to the remittance  
5 in the storage means of the second user, and subtracts an amount equivalent to the remittance from a predetermined account balance related to the first user;

the network server transmits the program to the terminal for use by the second user; and

10 according to a predetermined remittance instruction which is transmitted from the terminal for use by the second user as a consequence that the program received by the terminal for use by the second user is executed by said terminal, the electronic money server accesses the storage  
15 means of the second user connected to the terminal for use by the second user, deposits an electronic money amount equivalent to the remittance, and adds the amount equivalent to the remittance to an electronic money management account balance related to the electronic money  
20 stored in the storage means of the second user.

12. A program executable in a terminal for use by the second user to remit electronic money from a first user to a storage means storing electronic money of a second  
25 user, said program comprising the processing steps of:

enabling an electronic money server to access the storage means of the second user connected to the terminal

for use by the second user, and to deposit an electronic money amount equivalent to the remittance, and generating a remittance instruction for adding the amount equivalent to the remittance to an electronic money management account  
5 balance related to the electronic money stored in the storage means of the second user; and

transmitting the remittance instruction to the electronic money server through a network.

10 13. An electronic money server for remitting electronic money from a first user to a storage means storing electronic money of the second user, comprising:

a first processing section which generates a program for depositing an electronic money amount equivalent to  
15 the remittance in the storage means of the second user, and subtracts the amount equivalent to the remittance from a predetermined account balance related to the first user, based on remittance order information generated in a terminal for use by the first user; and

20 a second processing section which accesses the storage means of the second user connected to a terminal for use by the second user, deposits an electronic money amount equivalent to the remittance according to a remittance instruction which is transmitted from the terminal for use  
25 by the second user as a consequence that the program received by the terminal for use by the second user is executed by said terminal, and adds the amount equivalent to the

remittance to an electronic money management account balance related to the electronic money stored in the storage means of the second user.

5        14. A terminal for use by a first user, performing a processing for electronic money remittance from the first user to a storage means of a second user, comprising:

10        a display unit which displays a remittance order information generation screen for remitting electronic money; and

15        a communication section which transmits through a network the remittance order information generated according to the remittance order information generation screen to an electronic money server managing electronic money of each user.

15. A terminal for use by a second user, performing a processing for electronic money remittance from a first user to a storage means of the second user, comprising:

20        a communication section which receives, from an electronic money server managing electronic money of each user, a program for depositing an electronic money amount equivalent to the remittance into the storage means of the second user; and

25        an execution section which executes the program, wherein, by executing the program by the execution section, the communication section enables the electronic money

server to access the storage means of the second user connected to the terminal, and deposit the electronic money amount equivalent to the remittance, and the communication section transmits, to the electronic money server through  
5 a network, a remittance instruction for adding the amount equivalent to the remittance to an electronic money management account balance related to the electronic money in the storage means of the second user.